

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
RUSSELL L. LOW, ESQ. 4745

In re:  
Roselyne Andree St Phard

Case No.: 19-32429  
Chapter: 13  
Adv. No.:  
Hearing Date: 11/17/2021 at 12:00 p.m.  
Judge: RG

### CERTIFICATION OF SERVICE

1. I, Russell L. Low, Esq. :  
☒ represent the debtor in the this matter.  
☐ am the secretary/paralegal for \_\_\_\_\_, who represents  
\_\_\_\_\_ in the this matter.  
☐ am the \_\_\_\_\_ in the this case and am representing myself.
2. On November 16, 2021, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:  
  
Order Shortening Time, Motion to Sell Property and all Moving Documents
3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: November 17, 2021

/s/Russell L. Low

Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
AES/JP MORGAN CHASE PO BOX 61047 HARRISBURG, PA 17106	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
CAP1/BSTBY	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
CBNA PO BOX 769006 SAN ANTONIO, TX 78245	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
CENTRAL LOAN 425 PHILLIPS BV EWING, NJ 08618	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
CHASE CARD PO BOX 15298 WILMINGTON, DE 19850	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
CITI PO BOX 6241 SIOUX FALLS, SD 57117	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
CITIBANKNA PO BOX 769006 SAN ANTONIO, TX 78245	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR

		<input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight Mail</u> (as authorized by the court *)
CITIBANKNA PO BOX 6181 SIOUX FALLS, SD 57117	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
DSNB MACYS PO BOX 8218 MASON, OH 45040	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
Freedom Mortgage Corporation 10500 Kincaid Drive Fishers, IN 46037	Secured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
JPM CHASE P.O. BOX 7013 INDIANAPOLIS, IN 46207	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
NBT BANK NA 20 MOHAWK ST CANAJOHARIE, NY 13317	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
SEARS/CBNA PO BOX 6283 SIOUX FALLS, SD 57117	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Over night mail</u> (as authorized by the court *)
SYNCB/CARE CREDIT 950 FORRER BLVD	Unsecured	<input type="checkbox"/> Hand-delivered

KETTERING, OH 45420	Creditor	<input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
SYNCB/JCP PO BOX 965007 ORLANDO, FL 32896	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
SYNCB/OLDNAVYDC PO BOX 965005 ORLANDO, FL 32896	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
SYNCB/ONDC PO BOX 965005 ORLANDO, FL 32896	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
SYNCB/SLEEPYS PO BOX 965036 ORLANDO, FL 32896	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
The Honorable Rosemary Gambardella 50 Walnut Street, 3rd Floor Newark, N.J. 07102	Judge	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Chapter 13 Standing Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____

		(as authorized by the court *)	
Office of US Trustee One Newark Center Suite 1401 Newark NJ 07102	US Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)	
Matthew Fissel, Esq. Brock and Scott, PLLC Attorneys at Law 302 Fellowship Road Mount Laurel, NJ 08054	Attorney for Secured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)	
LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other __Overnight mail____ (as authorized by the court *)	
Portfolio Recovery Associates, LLC c/o SEARS CARD POB 41067 Norfolk, VA 23541	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other __Overnight mail____ (as authorized by the court *)	
Portfolio Recovery Associates, LLC c/o SEARS MASTERCARD POB 41067 Norfolk, VA 23541	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other __Overnight mail____ (as authorized by the court *)	
Quantum3 Group LLC as agent for MOMA Funding LLC PO Box 788 Kirkland, WA 98083	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other __Overnight mail____ (as authorized by the court *)	
Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083	Unsecured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail	

		<input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other __Overnight mail____ (as authorized by the court *)	
Markens Erasme 39 Watson Ave, 2B Elizabeth, NJ 07202	Proposed Buyer	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other __Overnight mail____ (as authorized by the court *)	

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.